## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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	MODIFIED PTO/SB/08a (09-08)
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First Named Inventor	Kiyoshi MATSUTANI
Art Unit	3693
Examiner Name	Jason M. BORLINGHAUS
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U.S. PATENTS						
Examiner Initials*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1					

	U.S. PATENT APPLICATION PUBLICATIONS						
Examiner Initials*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
	1						

	FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No	Foreign Document Number <sup>3</sup>	Country Code <sup>2</sup>	Kind Code <sup>4</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T⁵
	1	10-260053	JP	Α	1998-09-29			N
	2	2000-222688	JP	Α	2000-08-11			N

NON-PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, ctly, and/or country where published.	T <sup>5</sup>		
	1	Notification of Reasons for Refusal dated January 6, 2009.	Y		
	2	Tomohiro EGAWA; "Chasing Progress of Database Marketing in Point Card System, Cardwave"; Japan C-Media Co., Ltd.; June 10, 2000; Vol. 13 No. 7; pages 18-23.	N		
	3	Hitofumi SUGIYAMA; "Leading-Edge Trend, Financial Information System of Telephone Banking in our	N		

EXAMINER SIGNATURE					
Examiner	Date				
Signature	Considered				

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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